

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

Karen Jackson
aka Karen Jackson–Garner, aka Karen J.
Garner, aka Karen Garner–Jackson, and
others...

Debtor(s)

Case No. 20–20047–CMB
Chapter: 13

**ORDER DISMISSING CASE WITHOUT PREJUDICE AND
TERMINATING WAGE ATTACHMENT**

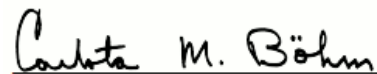
AND NOW, this *The 2nd of September, 2020*, after notice and hearing and the Debtor(s) having failed to comply with the requirements of the *Bankruptcy Code*, the *Local Rules* of this Court and/or an Order of Court, it is hereby **ORDERED, ADJUDGED and DECREED** as follows:

(1) The above-captioned case is **DISMISSED, without prejudice**. The Debtor(s) remain legally liable for all his/her/their debts as if the bankruptcy petition had not been filed. Creditor collection remedies are reinstated pursuant to *11 U.S.C. §349*. Creditors are directed to *11 U.S.C. §108(c)* for time limits on filing a lawsuit to collect. ***Generally, a creditor's lawsuit must be filed either before the time deadline imposed by state law for filing runs, or (30) thirty days after date of this Order, whichever is later.***

(2) Each income attachment issued in this case is now terminated. So that each employer and entity subject to an attachment Order knows to stop the attachment, the Debtor(s) shall immediately serve a copy of this order on each such employer and entity.

(3) The Court retains jurisdiction over the Trustee's Report of Receipts and Disbursements and Final Report and Account. Upon submission of the UST Form 13–FR–S: Chapter 13 Standing Trustee's Final Report and Account, the Trustee is discharged from her duties in this case and this case will be closed without further order of Court.

(4) The Clerk shall give notice to all creditors of this dismissal.



Carlota M. Böhm, Judge
United States Bankruptcy Court

Case Administrators to serve:
All Creditors and All Parties In Interest

Certificate of Notice Page 2 of 4
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 Karen Jackson
 Debtor

Case No. 20-20047-CMB
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2

User: gamr
 Form ID: 309

Page 1 of 3
 Total Noticed: 47

Date Rcvd: Sep 02, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 04, 2020.

db
 15179630 +Karen Jackson, 1421 Graham Avenue, Monessen, PA 15062-1907
 +Midland Funding, 320 East Big Beaver, Troy, MI 48083-1271
 15179633 +Midland Funding, Attn: Bankruptcy, 350 Camino De La Reine Ste 100,
 San Diego, CA 92108-3007
 15179644 +The Bureaus Inc, 650 Dundee Road, Northbrook, IL 60062-2747
 15179646 +The Bureaus Inc, Attn: Bankruptcy, 650 Dundee Rd, Ste 370, Northbrook, IL 60062-2757
 15206216 UPMC Physician Services, PO Box 1123, Minneapolis MN 55440-1123

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. cr

+EDI: PHINAMERI.COM Sep 03 2020 07:53:00 Americredit Financial Services, Inc. Db a GM Financ,
 P.O Box 183853, Arlington, TX 76096-3853
 cr +EDI: PRA.COM Sep 03 2020 07:53:00 PRA Receivables Management, LLC, PO Box 41021,
 Norfolk, VA 23541-1021
 15187981 EDI: PHINAMERI.COM Sep 03 2020 07:53:00 Americredit Financial Services, Inc.,
 Db a GM Financial, P.O Box 183853, Arlington, TX 76096
 15179605 +EDI: PHINAMERI.COM Sep 03 2020 07:53:00 AmeriCredit/GM Financial, Attn: Bankruptcy,
 Po Box 183853, Arlington, TX 76096-3853
 15179604 +EDI: PHINAMERI.COM Sep 03 2020 07:53:00 AmeriCredit/GM Financial, Po Box 181145,
 Arlington, TX 76096-1145
 15179607 +EDI: TSYS2.COM Sep 03 2020 07:53:00 Barclays Bank Delaware, Attn: Correspondence,
 Po Box 8801, Wilmington, DE 19899-8801
 15179606 +EDI: TSYS2.COM Sep 03 2020 07:53:00 Barclays Bank Delaware, P.O. Box 8803,
 Wilmington, DE 19899-8803
 15179608 +EDI: CAPITALONE.COM Sep 03 2020 07:53:00 Capital One, Po Box 30281,
 Salt Lake City, UT 84130-0281
 15179609 +EDI: CAPITALONE.COM Sep 03 2020 07:53:00 Capital One, Attn: Bankruptcy, Po Box 30285,
 Salt Lake City, UT 84130-0285
 15183425 EDI: CAPITALONE.COM Sep 03 2020 07:53:00 Capital One Bank (USA), N.A.,
 by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
 15179613 +E-mail/Text: bankruptcy@cavps.com Sep 03 2020 04:58:58 Cavalry Portfolio Services,
 Attn: Bankruptcy Department, 500 Summit Lake Ste 400, Valhalla, NY 10595-2322
 15179610 +E-mail/Text: bankruptcy@cavps.com Sep 03 2020 04:58:58 Cavalry Portfolio Services,
 500 Summit Lake Drive, Valhalla, NY 10595-2322
 15180786 +E-mail/Text: bankruptcy@cavps.com Sep 03 2020 04:58:58 Cavalry SPV I, LLC,
 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
 15179620 +EDI: TSYS2.COM Sep 03 2020 07:53:00 Department Store National Bank/Macy's, Po Box 8218,
 Mason, OH 45040-8218
 15179621 +EDI: TSYS2.COM Sep 03 2020 07:53:00 Department Store National Bank/Macy's,
 Attn: Bankruptcy, 9111 Duke Boulevard, Mason, OH 45040-8999
 15190058 E-mail/Text: operationsclerk@easypayfinance.com Sep 03 2020 04:56:59
 Duvera Financial dba EasyPay Finance, c/o EasyPay Finance, PO Box 2549,
 Carlsbad, CA 92018
 15179622 E-mail/Text: operationsclerk@easypayfinance.com Sep 03 2020 04:56:59
 Easy Pay/Duvera Collections, 3220 Executive Ridge, Vista, CA 92081
 15188697 E-mail/Text: operationsclerk@easypayfinance.com Sep 03 2020 04:56:59 EasyPay Finance,
 PO Box 2549, Carlsbad, CA 92018
 15179624 +EDI: AMINFOFP.COM Sep 03 2020 07:53:00 First PREMIER Bank, 3820 N Louise Ave,
 Sioux Falls, SD 57107-0145
 15179625 +EDI: IIC9.COM Sep 03 2020 07:53:00 I.c. System, Inc, Po Box 64378,
 Saint Paul, MN 55164-0378
 15212286 EDI: JEFFERSONCAP.COM Sep 03 2020 07:53:00 Jefferson Capital Systems LLC, Po Box 7999,
 Saint Cloud Mn 56302-9617
 15179626 EDI: JEFFERSONCAP.COM Sep 03 2020 07:53:00 Jefferson Capital Systems, LLC, 16 Mclelland Rd,
 Saint Cloud, MN 56303
 15179618 EDI: JPMORGANCHASE Sep 03 2020 07:53:00 Chase Card Services, Attn: Bankruptcy,
 Po Box 15298, Wilmington, DE 19850
 15179616 EDI: JPMORGANCHASE Sep 03 2020 07:53:00 Chase Card Services, Po Box 15369,
 Wilmington, DE 19850
 15179627 EDI: JEFFERSONCAP.COM Sep 03 2020 07:53:00 Jefferson Capital Systems, LLC, Po Box 1999,
 Saint Cloud, MN 56302
 15179629 E-mail/Text: camanagement@mtb.com Sep 03 2020 04:57:31 M & T Bank, Attn: Bankruptcy,
 Po Box 844, Buffalo, NY 14240
 15179628 E-mail/Text: camanagement@mtb.com Sep 03 2020 04:57:31 M & T Bank, Po Box 900,
 Millsboro, DE 19966
 15215931 E-mail/Text: camanagement@mtb.com Sep 03 2020 04:57:31 M&T Bank, PO Box 840,
 Buffalo, NY 14240
 15204004 +EDI: MID8.COM Sep 03 2020 07:53:00 Midland Funding LLC, PO Box 2011,
 Warren, MI 48090-2011
 15179636 EDI: PRA.COM Sep 03 2020 07:53:00 Portfolio Recovery, 120 Corporate Blvd Ste 100,
 Norfolk, VA 23502
 15179638 EDI: PRA.COM Sep 03 2020 07:53:00 Portfolio Recovery, Attn: Bankruptcy,
 120 Corporate Blvd, Norfolk, VA 23502
 15198230 EDI: PRA.COM Sep 03 2020 07:53:00 Portfolio Recovery Associates, LLC, POB 12914,
 Norfolk VA 23541

District/off: 0315-2

User: gamr
Form ID: 309

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Total Noticed: 47

Date Rcvd: Sep 02, 2020

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

15204851 +EDI: JEFFERSONCAP.COM Sep 03 2020 07:53:00 Premier Bankcard, LLC,
Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999
15179640 +EDI: RMSC.COM Sep 03 2020 07:53:00 Synch/PPC, Po Box 965005, Orlando, FL 32896-5005
15179641 +EDI: RMSC.COM Sep 03 2020 07:53:00 Synch/PPC, Attn: Bankruptcy, Po Box 965060,
Orlando, FL 32896-5060
15180457 +EDI: RMSC.COM Sep 03 2020 07:53:00 Synchrony Bank, c/o of PRA Receivables Management, LLC,
PO Box 41021, Norfolk, VA 23541-1021
15212842 +EDI: RMSC.COM Sep 03 2020 07:53:00 Synchrony Bank, c/o PRA Receivables Management, LLC,
PO Box 41021, Norfolk VA 23541-1021
15179643 +EDI: RMSC.COM Sep 03 2020 07:53:00 Synchrony Bank/Lowes, Attn: Bankruptcy,
Po Box 965060, Orlando, FL 32896-5060
15179642 +EDI: RMSC.COM Sep 03 2020 07:53:00 Synchrony Bank/Lowes, Po Box 956005,
Orlando, FL 32896-0001
15179648 +E-mail/Text: bankruptcydepartment@tsico.com Sep 03 2020 04:59:16 Transworld Sys Inc/51,
Pob 15273, Wilmington, DE 19850-5273
15179651 +E-mail/Text: bankruptcydepartment@tsico.com Sep 03 2020 04:59:16 Transworld Sys Inc/51,
Attn: Bankruptcy, Po Box 15618, Wilmington, DE 19850-5618

TOTAL: 41

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr Lakeview Loan Servicing LLC
15179614* +Cavalry Portfolio Services, Attn: Bankruptcy Department, 500 Summit Lake Ste 400,
Valhalla, NY 10595-2322
15179615* +Cavalry Portfolio Services, Attn: Bankruptcy Department, 500 Summit Lake Ste 400,
Valhalla, NY 10595-2322
15179611* +Cavalry Portfolio Services, 500 Summit Lake Drive, Valhalla, NY 10595-2322
15179612* +Cavalry Portfolio Services, 500 Summit Lake Drive, Valhalla, NY 10595-2322
15179623* ++EASYPAY FINANCE, PO BOX 2549, CARLSBAD CA 92018-2549
(address filed with court: Easy Pay/Duvera Collections, 3220 Executive Ridge,
Vista, CA 92081)
15179619* ++JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01,
MONROE LA 71203-4774
(address filed with court: Chase Card Services, Attn: Bankruptcy, Po Box 15298,
Wilmington, DE 19850)
15179617* ++JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01,
MONROE LA 71203-4774
(address filed with court: Chase Card Services, Po Box 15369, Wilmington, DE 19850)
15179631* +Midland Funding, 320 East Big Beaver, Troy, MI 48083-1271
15179632* +Midland Funding, 320 East Big Beaver, Troy, MI 48083-1271
15179634* +Midland Funding, Attn: Bankruptcy, 350 Camino De La Reine Ste 100,
San Diego, CA 92108-3007
15179635* +Midland Funding, Attn: Bankruptcy, 350 Camino De La Reine Ste 100,
San Diego, CA 92108-3007
15179637* ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067
(address filed with court: Portfolio Recovery, 120 Corporate Blvd Ste 100,
Norfolk, VA 23502)
15179639* ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067
(address filed with court: Portfolio Recovery, Attn: Bankruptcy, 120 Corporate Blvd,
Norfolk, VA 23502)
15179647* +The Bureaus Inc, Attn: Bankruptcy, 650 Dundee Rd, Ste 370, Northbrook, IL 60062-2757
15179645* +The Bureaus Inc, 650 Dundee Road, Northbrook, IL 60062-2747
15179649* +Transworld Sys Inc/51, Pob 15273, Wilmington, DE 19850-5273
15179650* +Transworld Sys Inc/51, Pob 15273, Wilmington, DE 19850-5273
15179652* +Transworld Sys Inc/51, Attn: Bankruptcy, Po Box 15618, Wilmington, DE 19850-5618
15179653* +Transworld Sys Inc/51, Attn: Bankruptcy, Po Box 15618, Wilmington, DE 19850-5618

TOTALS: 1, * 19, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 04, 2020

Signature: /s/Joseph Speetjens

District/off: 0315-2

User: gamr
Form ID: 309

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CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 2, 2020 at the address(es) listed below:

Abagale E. Steidl on behalf of Debtor Karen Jackson asteidl@steidl-steinberg.com,
julie.steidl@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com;abby.steidl@me.com;r53037@not
ify.bestcase.com;rlager@steidl-steinberg.com;kmeyers@steidl-steinberg.com
James Warmbrodt on behalf of Creditor Lakeview Loan Servicing LLC bkgroup@kmlawgroup.com
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour cmecf@chapter13trusteedpa.com

TOTAL: 4